

Exhibit 9

FILED
FRONT COUNTER

2020 MAR 13 PM 12: 09

CLERK
US BANKRUPTCY COURT
ALEXANDRIA DIVISION

STROKES & SLANTS

International Handwriting Services

Forensic Questioned Document Examination

Ms. Sarah C. Berning
Assistant Commonwealth Attorney
Commonwealth of Prince William County
9311 Lee Avenue, Suite 200
Manassas, VA 20110

March 1, 2018

Dear Ms. Berning:

Re: The Authenticity of Mrs. Esther Yates' signature:

The documents listed below were received on January 29th, 2017 from the personal files of Mrs. Esther Yates of 8236 Stoddard Drive, Manassas, VA 20110 for examination and comparison purposes.

Documents submitted for comparison and examination:

1. Interest only Fixed Rate note dated October 25, 2005 purportedly signed by E. M. Yates with endorsements (four pages).
2. Interest only Fixed Rate note dated October 25, 2005 purportedly signed by E. M. Yates without Endorsements (three pages).
3. Uniform Residential Loan Application purportedly signed and initialed by E.M. Yates dated 10/25/05 (four pages).
4. iPhone image of the document taken by Mrs. Yates on 5/30/2017.
5. Copy of the bona-fide loan application dated 10/10/2005 signed by Mrs. E.M Yates and Mr. W. Yates.
6. United States Passport # 514209516 of Esther Yates issue dated 21 November 2013.
7. Certificate of Naturalization No: 36243924 of Esther Mammie Yates issued October 29th, 2013.
8. Benefits Plans signed by Esther M. Yates and William Yates on 01/30/05 (page 1 of 2).
9. Computer Sciences Corporation – Benefits Plans signed by Esther M. Yates on 11/5/2004 (signature on page 4 of 6).
10. I-765 Application for Employment Authorization signed by Esther M. Yates dated 9/9/05.
11. Good Faith Estimate – RESPA signed by Esther M. Yates dated 10/10/05.
12. Premier Mortgage Company signatures of Esther M. Yates and William Yates dated 10/10/05.
13. Servicing Disclosure Statement signed by Esther M. Yates and William Yates dated 10/10/05

Documents submitted for comparison and examination:(continued)

14. Privacy Notice signed by Esther M. Yates and William Yates 10/10/2005.
15. Premier Mortgage Company LLC Addendum to Good Faith Estimate signed by Esther Yates and William Yates dated 10/10/05.
16. Premier Mortgage Company LLC Certification signed by Esther M. Yates and William Yates.
17. Premier Mortgage Company LLC Financing Agreement 10/07/2006 signed by Esther M. Yates and William Yates.
18. Sample of Mrs. Esther Yates' initials.

QUESTIONED DOCUMENTS

- Q1. Interest only Fixed Rate note dated October 25, 2005 purportedly signed by E. M. Yates with endorsements (four pages).
- Q1a. Interest only Fixed Rate note dated October 25, 2005 purportedly signed by E. M. Yates without Endorsements (three pages).
- Q2. Uniform Residential Loan Application purportedly signed and initialed by E.M. Yates dated 10/25/05 (four pages)

KNOWN SIGNATURES FOR COMPARISON

- K1. Copy of the bona-fide loan application dated 10/10/2005 signed by Mrs. E.M Yates and Mr. W. Yates.
- K2. United States Passport # [REDACTED] of Esther Yates issue dated 21 November 2013.
- K3. Certificate of Naturalization No: [REDACTED] of Esther Mammie Yates issued October 29th, 2013.
- K4. Benefits Plans signed by Esther M. Yates and William Yates dated 01/30/2005.
- K5. I-765 Application for Employment Authorization signed by Esther M 9/9/05 (page 1 of 2).
- K6. Computer Sciences Corporation – Benefits Plans signed by Esther M. Yates on 11/5/2004 (signature on page 4 of 6).
- K7. Good Faith Estimate – RESPA signed by Esther M. Yates dated 10/10/05.
- K8. Premier Mortgage Company signatures of Esther M. Yates and William Yates dated 10/10/05.
- K9. Servicing Disclosure Statement signed by Esther M. Yates and William Yates dated 10/10/05.
- K10. Privacy Notice signed by Esther M. Yates and William Yates 10/10/2005.
- K11. Premier Mortgage Company LLC Addendum to Good Faith Estimate signed by Esther Yates and William Yates dated 10/10/05.
- K12. Premier Mortgage Company LLC Certification signed by Esther M. Yates and William Yates.
- K13. Premier Mortgage Company LLC Financing Agreement 10/07/2006 signed by Esther M. Yates and William Yates.
- K14. Sample of Mrs. Esther Yates' initials.

EXAMINATION REQUESTED

To ascertain the following:

1. Whether the questioned documents Q1, Q1a, listed above, bear authentic signatures of Mrs. Esther M. Yates.

EXAMINATION REQUESTED (continued)

2. Whether the questioned document listed above as Q2 bears authentic signatures of Mrs. Esther M. Yates.

FINDINGS

There are four principles of handwriting identification which are: Form, Movement, Trend and Spacing. These principles have been carefully examined and outlined in a series of graphics behind this report. They are as follows:

There are specific characteristics that are identified in Mrs. Esther Yates' known signatures. They are as follows:

1. The initial stroke moves close to the upper loop of the letter E.
2. Continuous connections of letters after the letter s.
3. An initial stroke forms the middle letter M in a downward motion.
4. The letter t's are slender in their stems and complete with t bars that do not connect to the stem.
5. The letter Y is fluid and connects to the letter a.
6. The remaining letter S completes in a continuous stroke.

Inconsistencies in the questioned signature are as follows:

- 1) The initial stroke begins with a hook formation and completes in a larger formation of the letter E.
- 2) The most significant difference in these signatures are the poor line quality and pen lifts are in irregular places. See **Graphics 12**.
- 3) The t stems form large loops and t bars are placed through the stem.
- 4) The letter M completes is an upward motion.
- 5) The letter Y over laps into the second letter a.

I have prepared a series of graphics (**Graphics 1 – 20**) that demonstrates my findings:

Graphics 1 & 2 illustrate known signatures of Esther M. Yates.

Graphics 3 shows similar formation of letters in the known signatures of Esther M. Yates.

Graphics 4 compares the capital letter E formation with the questioned signature (Q1) which is inconsistent in its formation.

Graphics 5 demonstrates similar movement in the t bar height and movement.

Graphics 6 shows the comparison in the t bar in the questioned signatures at the bottom of the graphic.

Graphics 7 illustrates the downward movement of the middle initial M, while the questioned signature Q1 shows an upward movement. Q2 shows a downward movement however, the letter construction of the M is inconsistent with the known signatures. The known middle initial M's are angular.

Graphics 8 further shows how different the formation of the letter M is when enlarged.

Graphics 9 & 10 demonstrates the similar letter formation in the endorsement on the same page in the name Michael P. Houston.

Graphics 11 shows enlarged photos of the evidence of the smudging on the signature on Q1.

Graphics 12 demonstrates poor line quality in the signature in the formation of the letter Y (digitally enlarged image applied).

Graphics 13 the poor line quality in the formation of the letter E (digitally enlarged image applied)

FINDINGS (continued)

Graphics 14 shows inconsistent spacing between letters. The known signatures show a wider spacing between letters and names while the questioned signatures show less spacing between letters and words. **Graphics 15** shows inconsistent initial formation of Mrs. Yates when compared with known initials of Esther Yates.

Graphics 16 highlights the inconsistencies in the format of the two questioned documents when placed on top of each other. As shown in **Graphics 17-19** they do not line up in any form.

Graphics 20 demonstrates inconsistent pen lifts (in color). The colors illustrate how the pen lifts in the middle of the letter constructions to create the name showing uncharacteristic movement in the formation of the signature.

OPINION

After careful examination it is my professional opinion that:

The signatures on the questioned documents **Q1, Q1a and Q2** are inconsistent with the known signatures and therefore deem the documents inauthentic.

CONCLUSION

Handwriting is sub-conscious behavior. Handwriting is considered frozen movement and while letter formations can appear similar from one sample to another, movement, spacing, zonal qualities, baseline, initial strokes and terminal endings are as individualistic as one's fingerprints.

The questioned signatures bear numerous and significant differences when compared to the known samples as provided for my examination; the notable disparities are too numerous to be attributed to chance. There are too many inconsistencies in the questioned signatures for them to be identified as authentic.

METHOD OF EXAMINATION

I have examined all questioned documents for comparison by using accepted scientific principles and techniques of document examination, to determine if the signatures of Esther Yates are authentic, consistent with verified known exemplars of the individual's writing and within the range of natural variation of genuine signatures.

Handwriting elements examined include, but are not limited to: line quality, speed of writing, fluidity, letter form, construction, size, relationship to signature line, placement on line, and other unique identifying characteristics. It is also necessary for a genuine authentic signature to be void of any recognized signs of tracing, imitation, disguise, duplication by a process of cut and paste or other elements intended to deceive.

Using accepted principles and techniques of document examination, the known exemplars and additional documents were examined for habitual handwriting characteristics to include, but not limited to; line quality, speed of writing, letter form, size, relationship, placement on line, spacing, range of variation, rhythm, and skill level.

METHOD OF EXAMINATION (continued)

A comparison of the questioned signature and the known exemplars, using accepted principles and techniques of document examination including magnification, enlargement, light table, and overlays, among other comparison procedures, were utilized to verify the authenticity and genuineness of the questioned signature.

This expert opinion is rendered to a high degree of forensic certainty and the findings are supported by attached graphics to demonstrate the evidence proving the opinion. These findings are based upon scientific analysis, using accepted document examination techniques, principles, and methodology. Each document was scanned using HP Office Jet 860 series in a greatly enlarged state. The documents were examined under a digital microscope 10 X140 magnification.

I have included all matters in this statement within my knowledge and area of expertise as an Expert Witness, relevant to the issue on which I will give my evidence if necessary. I have complied with functions as outlined in my examination, comparison and identification of documents that I have received, meticulously and without bias or omission, and adhering to the requirements. I reserve the right to change my opinion in the event that other documents are presented to me.

Respectfully submitted

Beverley Y. East
Forensic Document Examiner

Known signatures of Esther Yates



SEATTLE
SIGNATURE OF BEARER, SIGNATURE OF ENDORSEE
FINDING THE AS

K2

at the Washington State Bar Association
honors of the
Esther Yates
in that, pursuant to the applicable law, the court

K3

Known signatures of Esther M. Yates

form

Esther M. Yates

K4

Read if you are not an authorized signatory

Benefits Plan

re: 01, 30, 05

Keep this document in your possession or control until you have received it

Esther M. Yates

K5
11, 5, 2004

Signature

Esther M. Yates

Signature of Person Preparing Form

K5
9/9/05

176-form

Esther M. Yates

Borrower Esther Yates

K7

Graphics 2

Esther M. Yates

Co-Borrower

Esther M. Yates

Co-Borrower

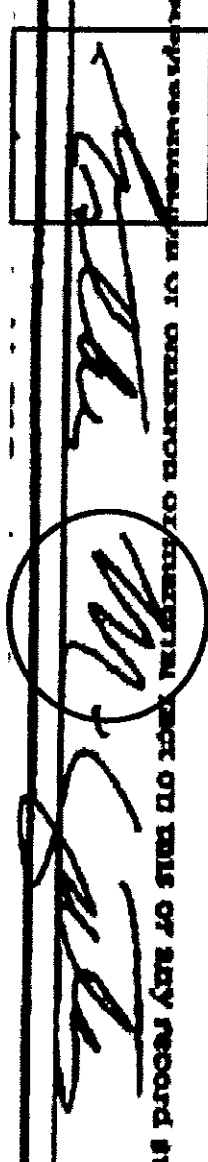
K12


K13

Similar letter formations in known signatures

form  Similar letter formation
read if enclosed not only in the name but also in the initials


K4

 K6


Signature of Person Preparing Form 11  K5

 K7

Borrower Esther Yates

 Co-Borrower

K12

 Co-Borrower Graphics 3

K13

Comparison of letter formation with questioned signature

form	ESTHER M. YATES
ESTHER M. YATES	ESTHER M. YATES

K4

Q 1

ESTHER M. YATES

Signature

K6

ESTHER M. YATES

K5

ESTHER M. YATES

K7

ESTHER M. YATES	ESTHER M. YATES
-----------------	-----------------

Co-Borrower

K12

Co-Borrower



K13

Graphics 4



Known signatures of Esther Yates

Similar movement of t bar

form

K4

K6

signature

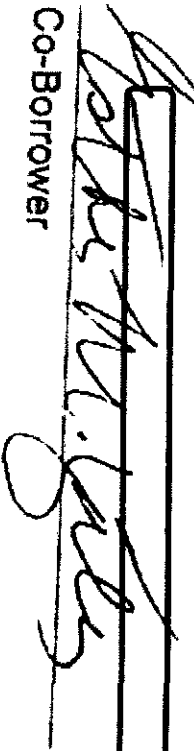
K5

Signature of Person Preparing Form 11



Borrower Esther Yates

Date K7



Co-Borrower

K13

Graphics 5

Inconsistent movement and form of the t bars

form

K4

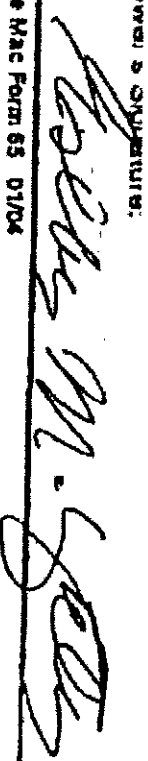
Signature of Person Preparing Form

K6

Signature

Signature of Person Preparing Form
K5

STEVEN M. YATES
Q1

Signature
le Mac Form 55 01/04


Q2

Graphics 6

Inconsistent movement and form of the letter m when compared to the known signatures

form



K4

REPRODUCTION OF SIGNATURE OF INTERESTED PARTY ON THIS OF ANY RECORD IN



K6

Signature


Signature of Person Preparing Form

K5

Borrower Esther Yates



K7

Submission of this application containing a facsimile of my
signed containing my original written signature.
Power's Signature



ESTHER M YATES

Q1


-Bo following information is requested by the Federal Gov
actual credit information fair business and
Graphics

Q2


X INFO

Inconsistent movement and form of the letter m when compared to the known signatures

form


read if possible not only minimum but maximum

K4

REPLY TO THE OFFICE OF THE ATTORNEY GENERAL OF THE STATE OF NEW YORK




K6

signature


signature of Person Preparing Form 11

K5

Borrower Esther Yates


10/10/05

K7

transmission of this application containing a facsimile of my
vered containing my original written signature.
powers signature


ESTHER M YATES

Q1

-Bo following information is requested by the Federal Gov
Graphics 8 original credit application for business and

Q2

X INFO

Similar letter M formations in the questioned documents

mission or this application containing a facsimile of m
/ered containing my original written signature.

ower's signature



X. INFOR

following information is requested by the Federal Gov
actual credit information, false banking and home man

Q2

Q1 bottom
Of page
endorsement



Graphics 9

A

WITNESS THE HANDS AND SEALS OF THE UNDERSIGNED

ESTHER M. VATES
(Seal)
ESTHER M. VATES
Borrower

(Seal)

(Seal)

(Seal)

(Sign Original Only)

This is to certify that this is the Note described in and secured by a Deed of Trust dated 10/25/05 on the Property located in PRINCE WILLIAM County, Virginia.

My Commission Expires:

7.31.08

For the Bank
Commencement of
Writ



WITHOUT RECOURSE, PAY TO THE ORDER OF
COMMONWEALTH BANK, N.A.
By *George Mason Mortgage, LLC*
George Mason Mortgage, LLC
State of Virginia, Virginia

88VATES.MILLIAM

913772

Can
RECEIVED ONLY FROM THE BANK - VIA
10/25/05 (05)

B

WITNESS THE HANDS AND SEALS OF THE UNDERSIGNED

ESTHER M. VATES
(Seal)
ESTHER M. VATES
Borrower

(Seal)

(Seal)

(Seal)

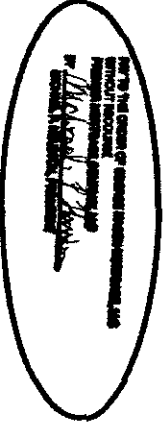
(Sign Original Only)

This is to certify that this is the Note described in and secured by a Deed of Trust dated 10/25/05 on the Property located in PRINCE WILLIAM County, Virginia.

My Commission Expires:

7.31.08

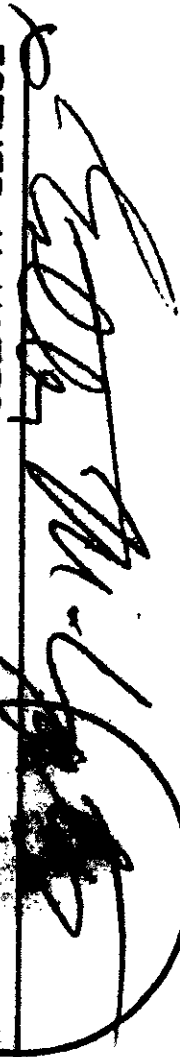
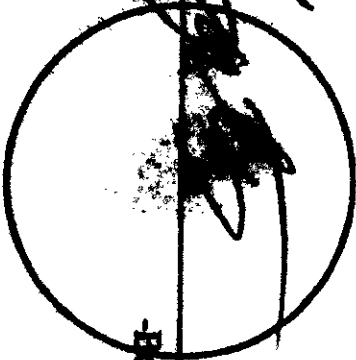
For the Bank
Commencement of
Writ

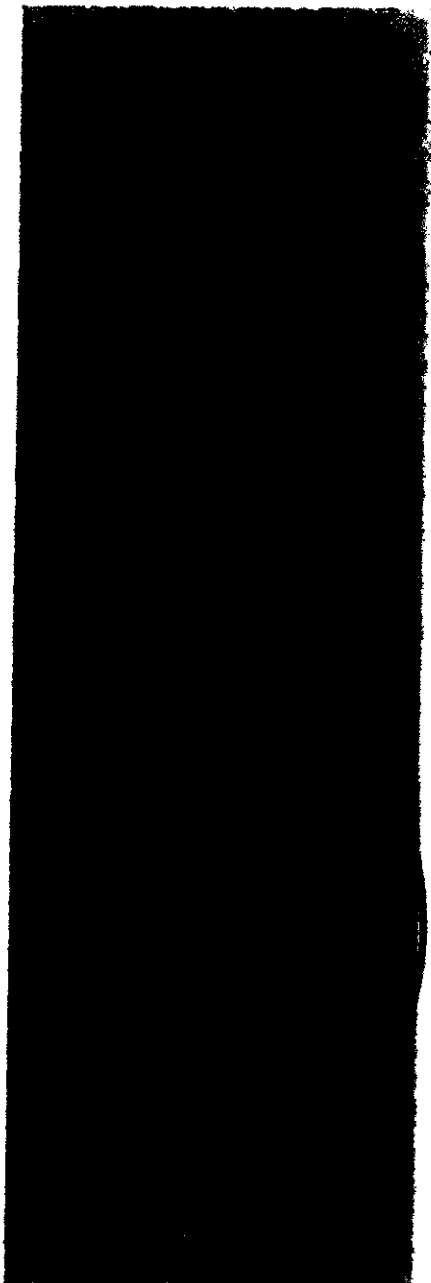


Graphics 10

WITHOUT RECOURSE, PAY TO THE ORDER OF
COMMONWEALTH BANK, N.A.
By *George Mason Mortgage, LLC*
George Mason Mortgage, LLC
State of Virginia, Virginia

SMUDGING EVIDENT ON SIGNATURE ON Q1

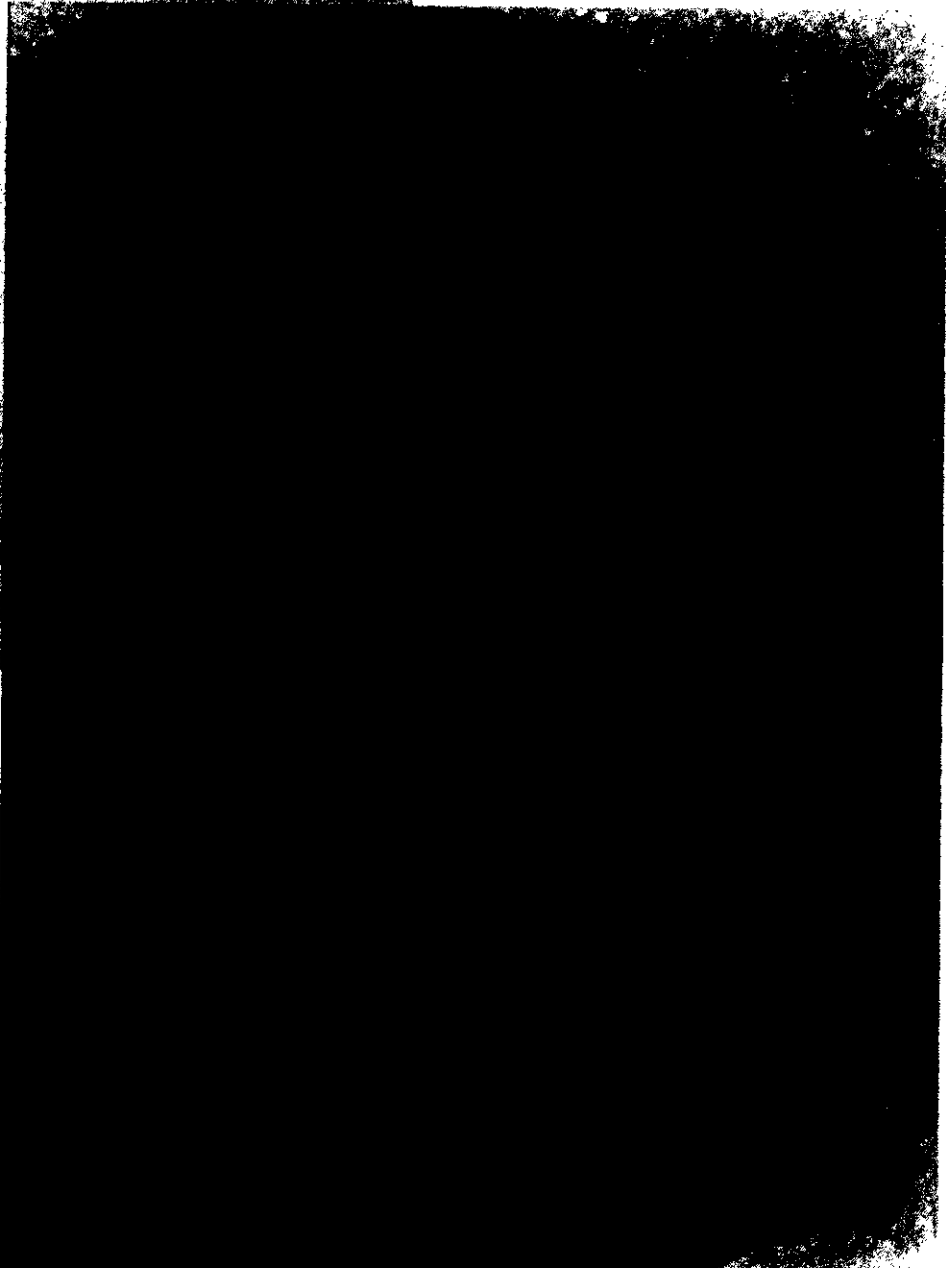
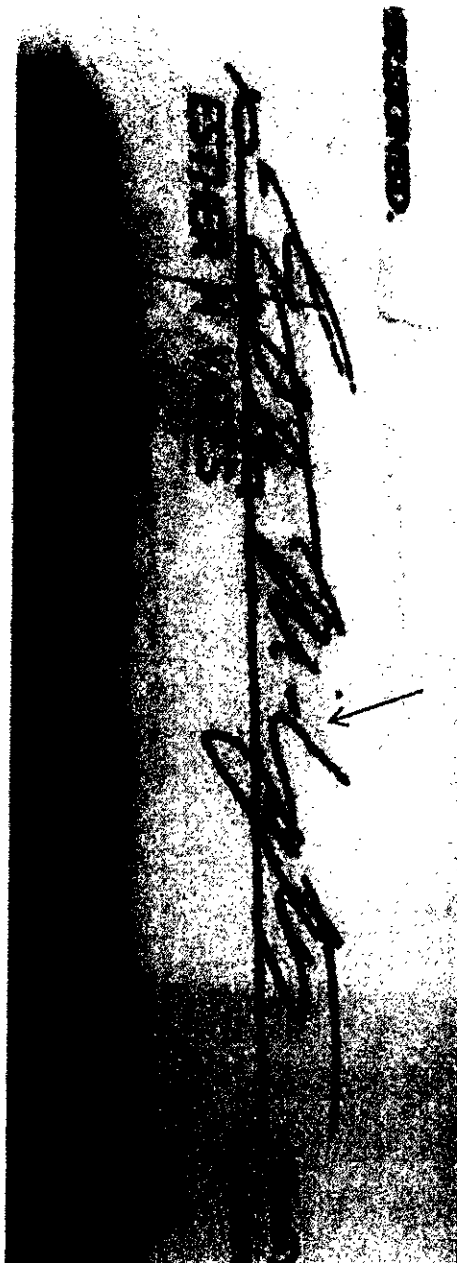

ESTHER M YATES

-Borrower
(Seal)
A
(Seal)



B*

*Image B brightness was reduced to -50 in Photoshop Elements

Poor line quality
In signature on
Q1



Q1

Graphics 12



Graphics 13

Known signatures have wider spacing.
form

Esther M. Yates
Lead if evidence not only not material but also immaterial.

REPRESENTATIVE OF DEBITOR OR MATERIAL FACT OR BASIS OF ANY RECORD IN

Esther M. Yates

Signature

Esther M. Yates
Signature of Person Preparing Form

Esther M. Yates
Borrower Esther Yates

Less spacing between name
In questioned signatures

Questioned

Esther M. Yates
ESTHER M YATES -Bo

Submission of this application containing a facsimile of my
signed containing my original written signature.

Borrower's Signature

Esther M. Yates

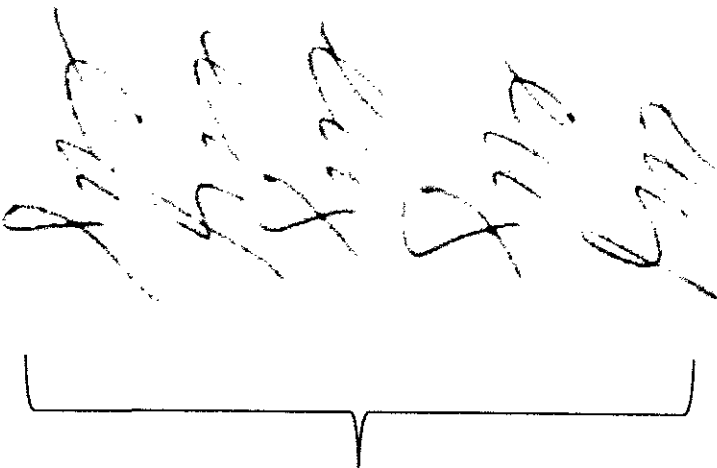


X. INFO

Following information is requested by the Federal Gov
equal credit opportunity fair housing and human rights
2001-2002

Esther M. Yates
le Mac Form 65 01/04

Inconsistent initials on the loan form

Questioned
initials



Known initials of
Esther Yates

Page 3 of 3

১১

Graphics 16

John M. Cogges, Vice President

ESTHER M VALES

~~SECRET~~
ESTHER H YATES

100

100

100

SECRET

This is to certify that this is the Plate described in and assumed by a Deed of Trust dated
on the _____ day of _____ 19____ and assigned by a Deed of Trust dated _____
on the _____ day of _____ 19____ to PRINCE WILLIAM County.

My Commission Expires: 7-31-08

My Commission Begins: 10/25/05

4
C
88

[Handwritten signature]

PAY TO THE ORDER OF CASHIER (NAME UNKNOWN), HAS
WITHDRAWN \$100.00 FROM THE ACCOUNT OF THE
CITY OF CHICAGO.

[illegible]

BRYATES, WILLIAM

919772

Center
INTEREST ONLY Paid Your Money - VA
1-800-669-7133 ext 1

Page 2 of 5

2000

Graphics 17

ESTHER M. YATES

Pages Originals Empty

This is to certify that this for above described insured named by a Deed of Trust and under Deed of Trust is **PRIME WILLIAMS Corp** **Virginia** 10/25/03

Wissenschaftliche Ergebnisse

21

Don't forget to
check out the
new book by
John W. Lee
and
John W. Lee

11/15/2013 1:30 PM

WILLIAM H. MEDICAL GROUP, PAYING THE ORDER OF
COLLEGE MEDICAL BANK, N.A.
ATMOSPHERE HEALTHCARE, INC. TO THE ORDER OF
WILLIAM H. MEDICAL GROUP, N.A.
George H. Smith, Jr., President
George H. Smith, Jr., President
By George H. Smith, Jr.
Name of Officer, Vice President

BRYAN, WILLIAM

925772

Conty
INTEREST ONLY Paid Rate = $\frac{Y_A}{PE-2(1.04Y_A)}$ result

Page 5 of 5

Placed Document 'B' over 'A'.
Used 'Without Recourse, Pay to the Order of...'
to line up documents.

WITNES THE HANDS AND SEALS OF THE UNDERSIGNED.

ESTHER H. VALES (Said)

ESTHER H. VALES (Said)

ESTHER H. VALES (Said)

This is to certify that this is the Note described in and assigned by a Deed of Trust dated 10/25/05 (Page Original Only) on the Property located in PRINCE WILLIAM County, Virginia.

My Commission Expires: 7.31.08

My Commission Expires:

W. J. Smith (Said)

W. J. Smith (Said)

W. J. Smith (Said)

W. J. Smith (Said)

INCONSISTENT PEN LIFTS

Q1

ESTHER M YATES

-Boi

ESTHER M YATES

-Boi

Q2

red containing my original written signature.

wer's Signature

ESTHER M. YATES

X INFORM

Q2 p4

wer's Signature:

ESTHER M. YATES

le Mac Form 85 01/04

wer's Signature:

ESTHER M. YATES

le Mac Form 85 01/04

Known Signatures

form

ESTHER M. YATES

representation or omission of material fact on this or any record

ESTHER M. YATES

Signature

ESTHER M. YATES

Signature of Doreen Deonovink Form 1f

ESTHER M. YATES

Borrower Esther Yates